

Consumer Attitude towards Mobile Wallet Through on Google Pay

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Abstract

*In the digital world, most of the people are using upcoming technology mobile payment. It is cardless payment. It cans safe time and easily transaction the amount. We can transfer the amount whole the day 24*7 or 365 days. If we don't have the amount in the original bank account. The amount can't be transaction, it immediately banker send the message to Gpay user account.*

Keywords: Google Pay, Mobile Wallets, Android, Electronic Payment Systems, Online Transactions, Customer Perception.

Google Pay

Google pay is familiar company in India. Most of the people are using Google Pay. Google Pay means Google Pay. Google pay can use only android mobiles, tablets and smart wrist watches. It is connection with bank account then only we can transfer the amount to another person. It is easy way to transaction.

Statement of Problem

In rainy time, we can't transfer the amount to another person. It's obstacle to transfer the amount. It is full and full recovers by the satellite base. In this time, signal is not applicable to get network signal through the mobile phone.

Need of the Study

This systematic method used only business magnet people. They are busiest person so that, person won't go to the bank and not stand in-line. This people can needs the Google pay application for mandatory life.

Review of Literature

- (Ahuja and Joshi) have studied about the customer perception concerning Digital Wallets. In this concept examined that new tools used in this payment via. There are different models of payment are announced by government.
- (Mamta et al.) The article entitled "The Study of Electronic Payment Systems". This survey aim to recognize the problem and challenge of electronic payment services. The lot of offer announcement and some solutions to progress the electronic payment system based on how could secure and private dimension alleged by consumer as well as sellers are fabulously managed in turn would improve the market commodity self-reliance in this system.

- (Cabanillas et al.) explored that models of mobile user attention to online payment depends on Mobile Payment Technology Acceptance Model. This online payment starts by 2015. Most of the people are using the Google pay. It is easy way to transact the amount to another person.
- (Govender and Sihali) they determined that adopted by online banking services belongs to students and working people. Depends upon the innovative techniques. The contract of UPI for mobile adopts perceived ease of use, perceived comfortless, perceived worth, and self – intention to use.

Definition

Google pay has been defined by the Google pay means mobile wallet or Digital wallet services easy and frequently used by the UPI users. We don't use the card mostly some other place. We sit in the place itself transfer the amount while the way of Google Pay. It is simplest way send the amount to neighborhood street side stall.

Benefits of Google Pay

- Send amount direct to their own phone number
- Not only for business account holders.
- It can use recharges, electricity bills, DTH/ Cable.
- Left side of Google pay applicable in QR code facilities.

Procedure of Google Pay

- First, we go to Google play store
- Second, upload the GPay application.
- Third, GPay ask the user of phone number.
- Four, auto fill the OTP means one-time password
- Five, sign and continue the GPay account
- Six, we choose the bank account, enter the bank account number, IFSC CODE.
- Finally, verify our bank details and open GPay application.

Table: Are you using GPay Wallet?

Gpay wallet	Reponse	%
Yes	80	80
No	20	20
	Total	100

Source: Primary Survey

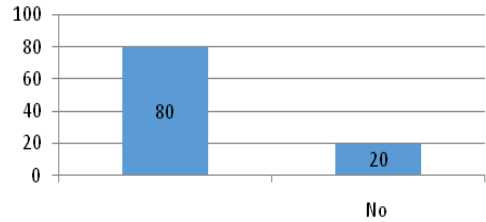


Table: Do you use online transactions?

Online Transaction	Reponse	%
Yes	60	60
No	40	40
	Total	100

Source: Primary Survey

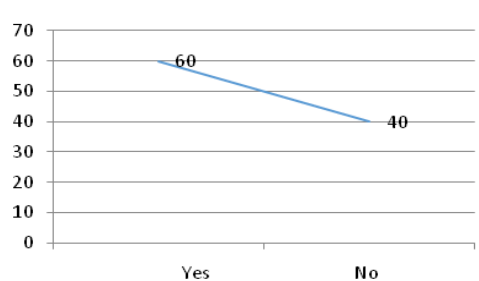


Table: Are you aware regarding the functionality of online transaction?

Function of Online transaction	Response	%
Fully aware	60	60
Partially aware	30	30
Not aware	10	10
	Total	100

Source: Primary Survey

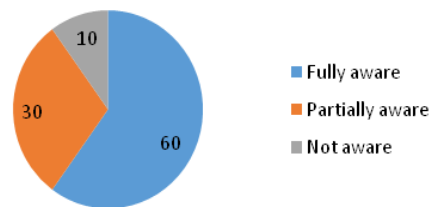


Table: Which device do you use for making the payment via GPay wallet?

Payments of Gpay	Response	%
Mobile	70	70
Computer	20	20
Other sources	10	10
	Total	100

Source: Primary Survey

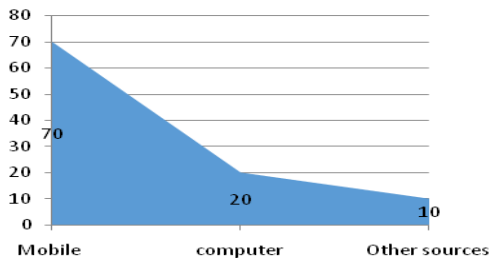


Table: How can you transfer the money to another person?

Transfer the Money	Response	%
Bank transfer	30	30
Phone number	60	60
UPI OR QR code	10	10
	Total	100

Source: Primary Survey

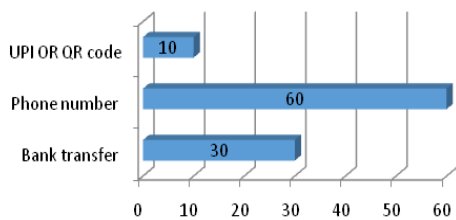


Table: Do you want to continue using online transactions?

Options	Response	%
Likely	40	40
Very likely	20	20
Unlikely	20	20
Very unlikely	20	20
	Total	100

Source: Primary Survey

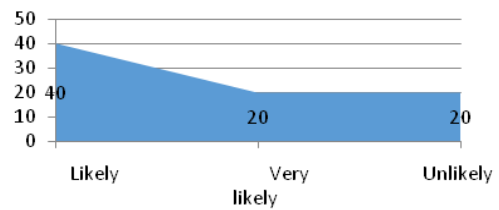
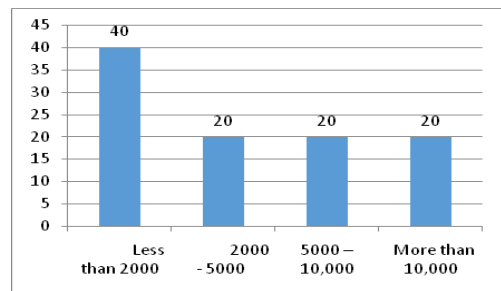


Table: How much average amount do you expenses on online transactions?

Options	Response	%
Less than 2000	40	40
2000-5000	20	20
5000-10,000	20	20
More than 10,000	20	20
	Total	100

Source: Primary Survey



Findings

1. 80% respondents used the Google pay wallet.
2. 70% respondents paid the amount via mobile.
3. 60% respondents' transaction amount through the phone number.
4. 40% respondents average amount transfer to another person less than 2000.

Conclusion

Upcoming adults, elders are eagerly occur new technology base.

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Questionnaire

1. Are you using Google pay Wallet?
a. Yes b. No
2. Do you use online transactions?
a. Yes b. No
3. Are you aware regarding the functionality of

-
- online transaction?
a. Fully Aware b. Partially Aware c. Not Aware
4. Which device do you use for making the payment via GPay wallet?
a. Mobile b. Computer c. Other sources
5. How can you transfer the money to another person?
a. Bank Transfer b. Phone Number
c. UPI or QR Code
6. Do you want to continue using online transactions?
a. Very Likely b. Likely c. Unlikely
d. Very unlikely
7. How much average amount do you expenses on online transactions?
a. Less than 2000 b. 2000 -5000 c. 5000 -10000
d. more than 1000

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